

Ref # 7500 CBNY

Finsbury Investments Limited5th Floor Finance House
Heroes Place, Cairo Road
P O Box 34376
Lusaka

Tel nos: +260 211 238111

Fax no: +260 211 224256

Email: dr_mahtani@hotmail.com

Hazel - Refer
to Credit
Dept first

3/11

6

01/11/2009

30th November, 2009The Manager,
Lusaka Corporate,
Finance Bank Zambia Limited,
P O Box 37102,
LUSAKA

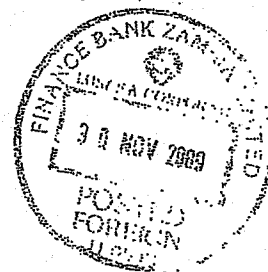
Dear Sir,

RE: DOLLAR ACCOUNT NO. 842645-026Please accept this letter as our firm instructions to transfer the sum of US\$12,500.00 U.S. Dollars
(Twelve thousand five hundred only) to the following co-ordinates, in respect of the dividend.**BANK INFORMATION::** Comerica Bank
31425 Five Mile Road
Livonia, Michigan 48154
(011) 734.525.2711
Manager: Mr. Michael Cheatham
S.W.I.F.T. # MNBDUS33

Amount: 59 125,000

Ref:

0010705834000

ACCOUNT HOLDER INFORMATIONErika I. Droste
Account# 682-080-1733
17002 Farmington Road
Livonia, Michigan 48154Please debit our above account with your respective charges and provide us with the
transmission copy upon compliance.

Yours truly,

For: **FINSBURY INVESTMENTS LIMITED**Dr. R. L. Mahtani
AUTHORISED SIGNATORY

1234 # 1816 CBNY
 Attn: Foreign transfer
 Wang-Expedite

FINSBURY INVESTMENTS LIMITED

Contract # 0016FC090890009

P O Box 70238,
 Tel: 610273/4/5
 Fax: 615245
 Ndola, Zambia

29th March, 2009

The Manager,
 Lusaka Corporate,
 Finance Bank Zambia Limited,
 P O Box 37102,
LUSAKA

on
 30/03/09

Dear Sir,

RE: DOLLAR ACCOUNT NO. 842645-026

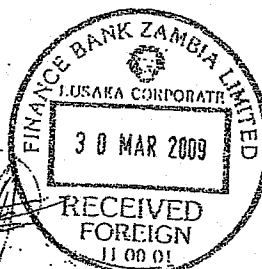
Please accept this letter as our firm instructions to transfer the sum of U.S.\$50,000.00 (United States Dollars Fifty thousand only) in respect of the dividend, to the co-ordinates below.

KBC Bank N.V.
 Branch : KBC Bank BK Antwerpen Noord
 Telex: 21207 kbcomp
 2030 Antwerpen
 Belgium
 BIC : KREDBE33 ✓
 For the credit of: Overseas Trading Company N.V. ✓
 IBAN : BE 13 4090 5101 1839
 Correspondent at New York:
 KBC Bank, New York
 125, West 55th Street, NEW YORK
 BIC : KREDUS33

Please debit our above account with your respective charges and provide us with the transmission copy upon compliance.

Yours truly,
 For FINSBURY INVESTMENTS LIMITED,

R.L. Mantani
 Dr. R.L. Mantani
AUTHORISED SIGNATORY



FINSBURY INVESTMENTS LIMITED

P O Bo
Ndola,
Tel: 610273/4/5
Fax: 615245

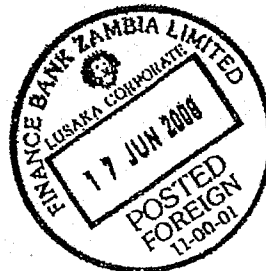
JONAS

17-06-

17th June, 2008

On 17/06/08

The Manager,
Lusaka Corporate,
Finance Bank Zambia Limited,
P O Box 37102,
LUSAKA



Dear Sir,

RE: DOLLAR ACCOUNT NO. 842645-026

Please accept this letter as our firm instructions to transfer the following amount in respect of the dividend, to the co-ordinates below, and debit our above account with your respective charges.

Bank Name	:	ENSIGN FEDERAL CREDIT UNION
Bank Address	:	P O Box 530609 Henderson Nevada 89053
Account No.	:	99032840016 CHECKING
Routing Number	:	322484155
Account Name	:	JONAS STOLTZFUS
Amount	:	US\$ 20,000.00 (United States Dollars Twenty Thousand only)

Please provide us with a copy of your transmission upon compliance.

Yours truly,

For FINSBURY INVESTMENTS LIMITED,

Dr. R.L. Mahitani

AUTHORIZED SIGNATORY

\$20,000 @ 3250

K 65,200.00

001CFTC081690013

Jonas Stoltzfus

FINSBURY INVESTMENTS LIMITED

P O Box 70238,
Tel: 610273/4/5
Fax: 615245
Ndola, Zambia

22nd October, 2007

The Manager,
Lusaka Corporate,
Finance Bank Zambia Limited,
P O Box 37102,
LUSAKA

Dear Sir,

RE: DOLLAR ACCOUNT NO. 842645-026

Please accept this letter as our firm instructions to effect the following telegraphic transfer as part dividend:

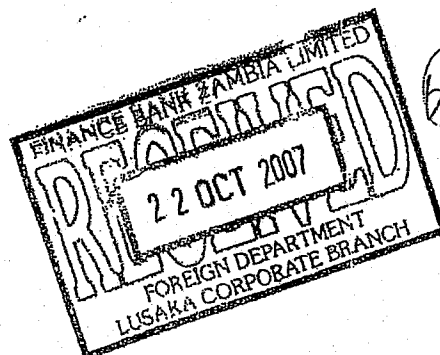
BANK NAME	:	ENSIGN FEDERAL CREDIT UNION
BANK ADDRESS	:	P O Box 530609 Henderson Nevada 89053
ACCOUNT NO.	:	99032840016 CHECKING
ROUTING NUMBER	:	322484155
ACCOUNT NAME	:	JONAS STOLTZFUS
AMOUNT	:	US\$ 10,000.00 (U.S. DOLLARS TEN THOUSAND)

Please debit our above-named account with your respective charges and provide us with a copy of your transmission upon compliance.

Yours truly,
For **FINSBURY INVESTMENTS LIMITED,**

Craven
J. CRAVEN (Mrs.)

AUTHORISED SIGNATORY



FINSBURY INVESTMENTS LIMITED9th January, 2006

The Manager,
Lusaka Corporate,
Finance Bank Zambia Limited,
P O Box 37102,
LUSAKA

P O Box 70238,
Tel: 610273/4/5
Fax: 615245
Ndola, Zambia

Dear Sir,

FINSBURY INVESTMENTS LIMITED - KWACHA ACCOUNT NO. 842645-018

Please accept this letter as our firm instruction to convert out of our abovementioned Kwacha Account appropriate foreign currencies, to effect the following telegraphic transfers :-

1. US\$ 10,000.00 (U.S. Dollars Ten Thousand only) to:

Bank of Nevada,
221 East Stephanie Avenue,
Henderson,
Nevada 89074 ✓

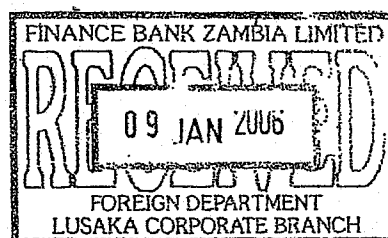
Routing number: 122402104

Account number: 0301000527

ALLOWED NAME: JONAS STOLTZUS

2. Stg. £ 20,000.00 (Pound Sterling Twenty thousand only) to:

The Royal Bank of Scotland International Limited,
Bath Street,
St. Helier,
Jersey
Sort Code: 16-10-28
Account: Minervois Limited
Account number: 50347678



.....2

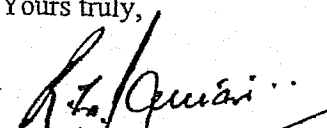
-2-

3. US\$ 10,000.00 (U.S. Dollars Ten Thousand only) to:

Citibank NA
111 Wall Street
5th Floor, Zone 1
NY 1005
NEW YORK, USA ✓
Sort Code: CITIUS33
Account Name: Charles Henry de Beauvoir Carey
Sheena Chandan de Beauvoir Carey
Account Number : 5255 1509

The nature of these payments cover pre-payments at dividends. You are authorized to debit our above account with your respective charges.

Yours truly,

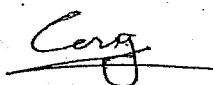

Dr. R.L. Mahtani


AUTHORISED SIGNATORY

FINSBURY INVESTMENTS LIMITED6th February, 2006

The Manager,
Lusaka Corporate,
Finance Bank Zambia Limited,
P O Box 37102,
LUSAKA

P O Box 70238,
Tel: 610273/4/5
Fax: 615245
Ndola, Zambia

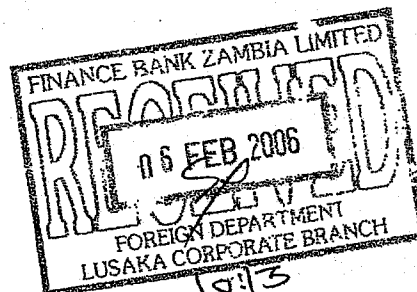


Dear Sir,

FINSBURY INVESTMENTS LIMITED – DOLLAR ACCOUNT NO. 842645-026

Please accept this letter as our firm instructions to effect the following telegraphic transfers :

1. Account of CHRISTINE TOUSSAINT
Bank – Fund Staff Federal Credit Union
Washington DC USA ✓
ABA No. 2540 – 7417-0
Account No. 149 420 – S 8
Amount : US\$ 8,000.00 (United States Dollars Eight
Thousand only)
Purpose – Advance Dividend
2. Banque : CLARIDEN BANK GROUP
Geneva
Compte: No. 108542
US\$ Banque of New-York, New York
Swift: 1RVTUSNNN
ABA 021000018
For further credit to:
CLARIDEN BANK GROUP
Zurich ✓
Swift: CLAR CHZZ
Beneficiary: GEORGES BOIZOT
Amount : US\$ 8,000.00 (United States Dollars Eight
Thousand only)
Purpose – Advance Dividend



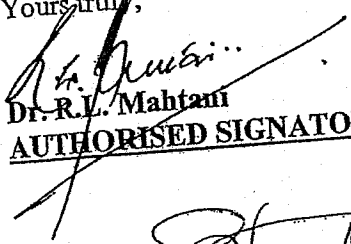
...2



-2-

Please debit our above account together with your charges and let us have the respective transmission reports.

Yours truly,


Dr. R.L. Mahtani

AUTHORISED SIGNATORY



Untitled

20: Sender's Reference
ZFBA-713NY10TT

23B: Bank Operation Code
CRED

23E: Instruction Code
SDVA

32A: Val Dte/Curr/Interbnk Settl'd Amt
Date : 04 February 2010
Currency : USD (US DOLLAR)
Amount : #25000.00#

50K: Ordering Customer-Name & Address
/842645-026
FINSBURY INVESTMENTS LIMITED
FINANCE HOUSE CAIRO RD
P.O BOX 34376
LUSAKA ZAMBIA

57B: Account With Institution - Locn
//FW062001319
COLONIAL BANK, FRISCO, TEXAS

59: Beneficiary Customer-Name & Addr
/8042716210
GAY, MCCALL, ISAAKS ATTORNEY'S
CLIENT ESCROW ACCOUNT

70: Remittance Information
/RFB/ PAYMENT IN RESPECT OF THE
// DIVIDEND

71A: Details of Charges
OUR

\$
25,000
US ?

Untitled

20: Sender's Reference
ZFBA-7198NY09TT

23B: Bank Operation Code
CRED

23E: Instruction Code
SDVA

32A: Val Dte/Curr/Interbnk Settld Amt
Date : 17 November 2009
Currency : USD (US DOLLAR)
Amount : #30000,00#

50K: Ordering Customer-Name & Address
/842645-026
FINSBURY INVESTMENTS LIMITED
FINANCE HOUSE CAIRO RD
P.O BOX 34376
LUSAKA ZAMBIA

57B: Account with Institution - Locn
//FW067015795
PARADISE BANK, BOCA RATON, FLORIDA

59: Beneficiary Customer-Name & Addr
/0143002186
PADULA AND GRANT
PLLC RETAINER ACCOUNT

70: Remittance Information
/RFB/ PAYMENT IN RESPECT OF THE
// RETAINER FEES

71A: Details of Charges
OUR

Untitled

20: Sender's Reference
ZFBA-0133NY10TT

23B: Bank Operation Code
CRED

23E: Instruction Code
SDVA

32A: Val Dte/Curr/Interbnk Settld Amt
Date : 11 January 2010
Currency : USD (US DOLLAR)
Amount : #10000,00#

50K: Ordering Customer-Name & Address
/842645-026
FINSBURY INVESTMENTS LIMITED
FINANCE HOUSE CAIRO RD
P.O BOX 34376
LUSAKA ZAMBIA

57A: Account With Institution - BIC
BOFAUS3N
BANK OF AMERICA, N.A.

NEW YORK,NY US

59: Beneficiary Customer-Name & Addr
/2359966044
KERRY MARGOLIS

70: Remittance Information
/RFB/ PAYMENT IN RESPECT OF THE
// DIVIDEND
// ABA NO.026009593
// MILL VALLEY,CA

71A: Details of Charges
OUR

Untitled

20: Sender's Reference
ZFBA-4252NY09TT

23B: Bank Operation Code
CRED

23E: Instruction Code
SDVA

32A: Val Dte/Curr/Interbnk Settl'd Amt
Date : 24 July 2009
Currency : USD (US DOLLAR)
Amount : #5000,#

50K: Ordering Customer-Name & Address
/842645-026
FINSBURY INVESTMENTS LIMITED
5th FINANCE HOUSE CAIRO RD
P.O BOX 34376
LUSAKA ZAMBIA

57B: Account With Institution - Locn
//FW322484155
ENSIGN FEDERAL CREDIT UNION,U.SA

59: Beneficiary Customer-Name & Addr
/99032840016
JONAS STOLTZFUS

70: Remittance Information
/RFB/ DIVIDEND

71A: Details of Charges
OUR

ANNEXURE 'E'

Banking and Financial Services [No. 21 of 1994 121

(3) The Registrar shall enter into the Register the name, the head office address and such other particulars as the Registrar considers appropriate concerning each person granted a licence, and shall remove from the Register the name and particulars of every person whose licence is revoked.

(4) Except as otherwise provided by this Act, the Registrar and Deputy Registrar, in the exercise and performance of their powers and functions, are subject to the control and direction of the Bank of Zambia.

21. (1) For the purpose of ascertaining the facts concerning the licensing, or unlicensed status, of any person, entries made in the Register shall be prima facie evidence as to those facts.

Use of
Register in
evidence

(2) A document certified by the Registrar as a true copy or extract from the Register shall be admissible in any court as prima facie evidence of the contents of the Register.

22. The Register or a copy of the Register shall be available for inspection by the public at the head office of the Bank of Zambia during regular business hours upon payment of such fee as may be prescribed by regulation.

Inspection of
Register

CHAPTER III

ORGANISATION AND ADMINISTRATION

PART I—OWNERSHIP AND CONTROL OF BANKS

23. (1) Shares issued by a bank shall be only of such classes or series as may be approved by the Bank of Zambia.

Limitation
on voting
control

(2) A person shall not, without the prior approval in writing of the Bank of Zambia—

(a) acquire any beneficial interest in the voting shares of a bank; or

(b) enter into any voting trust or other agreement,

that would enable the person to control more than twenty-five per centum of the total votes that could be cast on any general resolution at a general or special meeting of the bank.

(3) No bank shall register any transfer of its voting shares to any person if, as a result of the transfer, the person would contravene subsection (2).

(4) Where a person (in this subsection referred to as the "shareholder") acquires an interest in or control over voting shares in contravention of subsection (2), a person shall not, in person or by proxy, exercise the voting rights of any voting share owned or controlled by the shareholder other than such shares as are registered in the name of the shareholder on the share register of the bank.

122 No. 21 of 1994]

*Banking and Financial
Services*

(5) Where, on the date this section comes into force, a person owns or controls or is deemed, by the operation of any provision of this Act, to own or control shares in contravention of subsection (2), the person may retain any such shares or control, but may not sell or otherwise dispose of the same except in such a manner that no transferee from or successor to the person will thereby contravene that subsection.

(6) Any person acting in contravention of this section shall be guilty of an offence and shall be liable on conviction to a fine not exceeding ten million kwacha or to imprisonment for a period not exceeding five years, or to both.

Ownership

24. (1) A person who has de jure control or de facto control of a bank shall not own any share in the capital of, or acquire or maintain de jure or de facto control of, any other bank.

(2) This section does not preclude any person from acquiring all the voting shares in the capital of a bank for the purpose of implementing an amalgamation of two or more banks in accordance with this Act.

(3) Any person acting in contravention of this section shall be guilty of an offence and shall be liable on conviction to a fine not exceeding ten million kwacha or to imprisonment for a period not exceeding five years, or to both.

**Meaning of
"corporate
restructuring
transaction"****PART 2—AMALGAMATION AND RESTRUCTURING OF BANKS**

25. In this part, "corporate restructuring transaction" means—

- (a) the amalgamation of a bank with another company; or
- (b) the transfer by a bank to any other company of the whole or more than the prescribed part of its assets or liabilities in Zambia otherwise than in the ordinary course of its business.

**Prohibition
of corporate
restructuring
transactions**

26. (1) A bank shall not effect a corporate restructuring transaction with another company that is not a bank.

(2) A bank shall not effect a corporate restructuring transaction with another bank without the prior written consent of the Bank of Zambia.

(3) A bank that contravenes this section shall be guilty of an offence and shall be liable on conviction to a fine not exceeding ten million kwacha.

**Consent to
corporate
restructure
etc.**

27. (1) An application for any consent of the Bank of Zambia to a corporate restructuring transaction shall include—

- (a) a statement of the nature of the transaction proposed to be entered into;
- (b) the text of all material documents intended to evidence or implement the transaction; and
- (c) such other information, in such form, as the Bank of Zambia may reasonably require for the purposes of an informed consent or as may be prescribed by regulation.

Prohibition and Prevention of [No. 14 of 2001 79
Money Laundering

(2) The Commissioner shall make periodic reports to the authority concerning the activities of the Unit as the Authority may determine.

PART IV

MONEY LAUNDERING OFFENCES

7. A person who, after the commencement of this Act, engages in money laundering, shall be guilty of an offence and shall be liable, upon conviction to a fine not exceeding one hundred and seventy thousand penalty units or to imprisonment for a term not exceeding ten years or to both.

Prohibition
of money
laundering

8. Where an offence under the provisions of this Act is committed by a body of person, whether corporate or unincorporated—

Offences
committed
by body of
persons

(a) the body of persons shall be guilty of an offence and liable upon conviction to a fine not exceeding four hundred thousand penalty units; and

(b) every person who, at the time of the offence, acted in an official capacity for or on behalf of such a body of persons, whether as a Director, Manager, Secretary or other similar capacity, or was purporting to act in such capacity and who was involved in the commission of that offence, shall be guilty of that offence;

and shall be liable, upon conviction to a fine not exceeding one hundred and seventy thousand penalty units or to imprisonment for a term not exceeding ten years, or to both.

9. (1) Any person who attempts, aids, abets, counsels or procures the commission of the offence of money laundering shall be guilty of an offence and shall be liable, on conviction, to a fine not exceeding one hundred and thirty-nine thousand penalty units or to imprisonment for a term not exceeding five years, or to both.

Attempts,
aiding and
abetting or
conspiring to
commit
offence

(2) Any person who conspires with another to commit the offence of money laundering shall be guilty of an offence and shall be liable upon conviction to a fine not exceeding one hundred and thirty-nine thousand penalty units or to imprisonment for a term not exceeding five years or to both.

10. Any person who knows or suspects that an investigation into money laundering has been, is being or is about to be conducted, falsifies, conceals, destroys or otherwise disposes of, causes or permits the falsification of material which is or is likely to be relevant to the investigation of the offence, shall be guilty of an offence and shall be liable, upon conviction, to a fine not exceeding one hundred and thirty-nine thousand penalty units or to imprisonment for a term not exceeding five years or to both.

Falsification
of docu-
ments

ANNEX 'F'

WITNESS STATEMENT

DATE:

Statement of:

Occupation:

I am over 18 years of age, and this statement, consisting ofpage(s), is

true to the best of my knowledge and belief.

Signature:

Date:

I occupy the position of (Job title):

.....
.....
.....

In the employment of (business/organisation):

.....
.....
.....

Located at (address):

.....
.....
.....

1. The remittances were received in respect of

.....
.....
.....

2. The funds were remitted

by.....
.....
.....

(explain the relationship between the sender and the receiver)

3. Other payments apart from dividends made to the above named persons(s) from
Finsbury Investment Limited

are.....
.....
.....

4. Other bank accounts held by the above persons

are.....
.....
.....

Signature:.....

Date:.....

ANNEX 'G'

WITNESS STATEMENT

(INSTITUTIONS)

DATE:

Statement of:

Occupation:

I am over 18 years of age, and this statement, consisting ofpage(s), is true to the best of my knowledge and belief.

Signature:

Date:

I occupy the position of (Job title):

In the employment of (business/organisation):

Located at (address):

By virtue of my position I can state that each of the records exhibited in this statement is the original or the duplicate of the records in the custody of (business/organisation). I produce these records as my exhibits(s)¹

¹ The exhibit number should consist of the witness' initials and a consecutive number. For example, the first document produced by Peter Smith will have the exhibit number PS1, the second will be PS 2 and so on. An entire set of associated documents can be given a single exhibit number.

And explain them as follows.²

-
-
1. The owner(s) of account(s) No.....is/ are
 -
 2. The signatories to the accounts are
 -
 3. The remittances were received in respect of
 -
 -
 4. The funds were remitted
by.....
(explain the relationship between the sender and the receiver)
 5. Other payments apart from dividends made to the above named persons(s) from
Finsbury Investment Limited
are.....
 -
 6. Other bank accounts held by the above persons
are.....
 -

I can further state that:

- i. The records were created or received by a person in the course of a trade,
business, profession or other occupation, or as the holder of a paid or unpaid
office;

² Please explain as required what each of the records are and what they purport to show unless they clearly do not need any explanation. Please also explain any acronyms, abbreviations or other technical terminology used within the records that a non expert person might not understand.

- ii. The person who originally supplied the information contained in the records had or may reasonably be supposed to have had personal knowledge of the matters dealt with; and
- iii. Each person through whom the information was supplied received the information in the course of a trade, business, profession or other occupation, or as the holder of a paid or unpaid office.

Signature.....

Date:.....